

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David Matthew Banks
Ana Esther Banks
Debtors

Case No. 16-04203-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 30, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ David Matthew Banks, Ana Esther Banks, 2432 Chadwick Court, Harrisburg, PA 17110-3500
aty	+ John F Goryl, 213 Tiverton Lane, Harrisburg, PA 17112-7005
4842959	CB/KINGSZE, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
4842965	COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAX, DEPT 280431, HARRISBURG, PA 17128-0431
4842972	+ HUD/FHA, NATIONAL SERVICING CENTER, 301 NW SIXTH ST, STE 200, OKLAHOMA CITY, OK 73102-2811
4842976	MERCHANCTS CR, 233 W JACKSON ST, CHICAGO, IL 60606
4842978	+ PAXTON CROSSING HOA, PO BOX 233, HUMMELSTOWN, PA 17036-0233
4842980	+ PINNACLE HEALTH HOSPITALS, PO BOX 2353, HARRISBURG, PA 17105-2353
4842981	#+ PROGRESSIVE INSURANCE, 5165 CHAMPUS DR, STE 100, PLYMOUTH MEETING, PA 19462-1133
4842985	+ TAM TRAVEL ADVANTAGE NETWORK, PO BOX 311, 672 OLD MILL ROAD, MILLERSVILLE, MD 21108-1363
4842986	+ TRISTAN RADIOLOGY SPECIALISTS PC, 4520 UNION DEPOSIT RD, HARRISBURG, PA 17111-2910
4842990	+ WFDS FINANCIAL INC, PO BOX 19733, IRVINE, CA 92623-9733

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4842956	+ EDI: CITICORP	Jan 30 2024 23:44:00	BBY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4842957	EDI: CAPITALONE.COM	Jan 30 2024 23:44:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4842958	+ EDI: WFNNB.COM	Jan 30 2024 23:44:00	CB/FLLBTY, PO BOX 182789, COLUMBUS, OH 43218-2789
4842960	EDI: WFNNB.COM	Jan 30 2024 23:44:00	CB/ROAMANS, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
4842961	EDI: WFNNB.COM	Jan 30 2024 23:44:00	CB/WMNWTHN, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
4842963	+ EDI: CITICORP	Jan 30 2024 23:44:00	CHLD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4842964	EDI: PENNDEPTREV	Jan 30 2024 23:44:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4842964	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 30 2024 18:46:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4842966	+ Email/Text: ra-li-ucts-bankhbg@state.pa.us	Jan 30 2024 18:46:00	COMMONWEALTH OF PENNSYLVANIA, DEPT OF L & I; OFFICE OF CHIEF COUNSEL, UNEMPLOYMENT COMP OVERPAYMENT

			MATTERS, 651 BOAS STREET, HARRISBURG, PA 17121-0725
4842967	EDI: CBS7AVE	Jan 30 2024 23:44:00	COUNTRY DOOR, 1112 7TH AVE, MONROE, WI 53566-1364
4842968	+ EDI: CCS.COM	Jan 30 2024 23:44:00	CREDIT COLL, PO BOX 607, NORWOOD, MA 02062-0607
4842969	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 30 2024 18:55:50	CREDITONE BANK, PO BOX 98872, LAS VEGAS, NV 89193-8872
4882164	+ EDI: WFNNB.COM	Jan 30 2024 23:44:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
4858529	+ EDI: CBS7AVE	Jan 30 2024 23:44:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
4842970	+ EDI: CBSAMERIMARK	Jan 30 2024 23:44:00	DR LEONARDS, CUSTOMER BILLING, PO BOX 7821, EDISON, NJ 08818-7821
4855669	+ EDI: CBSAMERIMARK	Jan 30 2024 23:44:00	Dr Leonards Shop Now, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
4842971	EDI: CBS7AVE	Jan 30 2024 23:44:00	GINNY'S, 1112 7TH AVE, MONROE, WI 53566-1364
4858527	+ EDI: CBS7AVE	Jan 30 2024 23:44:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
4842973	EDI: IRS.COM	Jan 30 2024 23:44:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4842962	Email/Text: info@pamd13trustee.com	Jan 30 2024 18:46:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
4870549	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2024 18:45:24	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4842975	Email/Text: camanagement@mtb.com	Jan 30 2024 18:46:00	M & T MORTGAGE, ATTN: MARY ANN GRABOWSKI, PO BOX 840, BUFFALO, NY 14240-0840
4863374	Email/Text: camanagement@mtb.com	Jan 30 2024 18:46:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
4842977	+ EDI: CBS7AVE	Jan 30 2024 23:44:00	MONTGOMERY WARD, 1112 7TH AVENUE, MONROE, WI 53566-1364
4875401	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 30 2024 18:46:00	Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO BOX 2011, Warren, MI 48090-2011
4870111	+ EDI: CBS7AVE	Jan 30 2024 23:44:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
4842979	+ EDI: SYNC	Jan 30 2024 23:44:00	PAY PAY CREDIT, BK NOTICES, PO BOX 5138, TIMONIUM, MD 21094-5138
4881911	EDI: PRA.COM	Jan 30 2024 23:44:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4882257	EDI: PRA.COM	Jan 30 2024 23:44:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4842982	+ Email/Text: BankruptcyMail@questdiagnostics.com	Jan 30 2024 18:46:00	QUEST DIAGNOSTICS, C/O PATIENT BANKRUPTCY SERVICES, PO BOX 740775, CINCINNATI, OH 45274-0775
4865060	EDI: Q3G.COM	Jan 30 2024 23:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4866567	EDI: Q3G.COM	Jan 30 2024 23:44:00	Quantum3 Group LLC as agent for, Comenity

			Capital Bank, PO Box 788, Kirkland, WA 98083-0788
4842983	+ Email/Text: birminghamtops@sba.gov	Jan 30 2024 18:46:55	SMALL BUSINESS ADMINISTRATION, 801 TOM MARTIN DRIVE, STE 120, BIRMINGHAM, AL 35211-6424
4842984	+ EDI: SYNC	Jan 30 2024 23:44:00	SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
5109745	+ Email/Text: bncmail@w-legal.com	Jan 30 2024 18:46:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5109744	+ Email/Text: bncmail@w-legal.com	Jan 30 2024 18:46:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4842987	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jan 30 2024 18:46:00	UNEMPLOYMENT COMP OVERPAYMENT MATTERS, DEPT OF LABOR AND INDUSTRY, OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4842988	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jan 30 2024 18:46:00	UNEMPLOYMENT COMP TAX MATTERS, HARRISBURG CASES - OFF OF CHIEF COUNSEL, DEPT OF LABOR & INDUSTRY, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4842989	+ EDI: BLUESTEM	Jan 30 2024 23:44:00	WEBBANK/GTN, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
4852825	EDI: WFFC2	Jan 30 2024 23:44:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
5386062	+ EDI: WFFC2	Jan 30 2024 23:44:00	Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4842974	*	IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2024 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com
Denise E. Carlon	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 2 Ana Esther Banks DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Dorothy L Mott	on behalf of Debtor 1 David Matthew Banks DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Kara Katherine Gendron	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Kara Katherine Gendron	on behalf of Debtor 1 David Matthew Banks karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Kara Katherine Gendron	on behalf of Debtor 2 Ana Esther Banks karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Michael Patrick Farrington	on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1

David Matthew Banks

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9451

EIN --

Debtor 2

Ana Esther Banks

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9294

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:16-bk-04203-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Matthew Banks

Ana Esther Banks
fka Ana Esther Velazquez**By the
court:**1/30/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.